## 2002 HOMEOWNER'S PREMIUM COMPARISON MERCER COUNTY

COMPANY	НО3	HO4	HO6
AAA MIDLANTIC INSURANCE COMPANY OF NEW JERSEY	\$391	\$168	\$126
ACE AMERICAN INSURANCE CO (Formerly Cigna Insurance Company)	\$310	\$0	\$0
AGWAY INSURANCE COMPANY	\$355	\$125	\$196
ALL AMERICA INSURANCE CO (Central Mutual)	\$368	\$164	\$207
ALLSTATE NEW JERSEY INSURANCE CO	\$357	\$103	\$139
AMERICAN FIRE & CAS CO (Ohio Casualty)	\$370	\$96	\$134
AMERICAN HOME ASSURANCE COMPANY (Premier)	\$298	\$0	\$0
AMERICAN HOME ASSURANCE COMPANY (Standard)	\$324	\$71	\$97
ASSOCIATED INDEMNITY CORPORATION (Firemans Fund)	\$417	\$229	\$204
AMERICAN NATIONAL FIRE (Great American)	\$405	\$153	\$134
AMICA MUTUAL INSURANCE CO*	\$442	\$111	\$93
ARMED FORCES INSURANCE EXCHANGE@	\$303	\$0	\$177
ASSURANCE CO OF AMERICA (Maryland)	\$351	\$104	\$144
ATLANTIC EMPLOYERS INS CO (Formerly CIGNA)	\$365	\$97	\$137
ATLANTIC MUTUAL INSURANCE CO	\$448	\$221	\$245
BAY STATE INSURANCE CO (Andover)	\$306	\$114	\$157
BLUE RIDGE INSURANCE CO (Wintherthur Swiss)**	\$286	\$118	\$178
CAMBRIDGE MUTUAL FIRE INS CO (Andover)	\$408	\$120	\$163
CAMDEN FIRE INSURANCE COMPANY (OneBeacon Insurance Group)	\$415	\$175	\$201
CENTENNIAL INSURANCE CO (Atlantic Mutual)	\$489	\$128	\$154
CENTRAL MUTUAL INSURANCE COMPANY	\$451	\$164	\$207
CENTRE INSURANCE CO (Pref)	\$334	\$0	\$185
CENTRE INSURANCE CO (Std)	\$388	\$0	\$185
CHUBB INSURANCE CO OF NJ (CHUBB)	\$376	\$119	\$164
CITIZENS INSURANCE CO (Hanover)	\$289	\$0	\$0
COLONIAL PENN INSURANCE CO	\$305	\$107	\$148
COMMERCIAL INS. CO. OF NEWARK, NJ (Encompass Group)	\$283	\$231	\$177
CONTINENTAL INSURANCE CO OF NEW JERSEY (Encompass Group)	\$358	\$308	\$236
CUMBERLAND MUTUAL FIRE INS CO (Pref)	\$362	\$0	\$0
CUMBERLAND MUTUAL FIRE INS CO (Std)	\$436	\$152	\$196
ELECTRIC INSURANCE COMPANY	\$246	\$92	\$127
EXCELSIOR INSURANCE CO	\$264	\$135	\$170
FARM FAMILY CASUALTY INSURANCE CO@	\$233	\$79	\$108
FARMERS INS CO OF FLEMINGTON*** (Frmly Farmers Mutual Fire Assurance Assn of NJ)	\$371	\$148	\$146
FARMERS MUTUAL FIRE INS. CO. OF SALEM CO (Pref)	\$372	\$0	\$0
FARMERS MUTUAL FIRE INS. CO. OF SALEM CO (Premier)	\$328	\$0	\$0
FARMERS MUTUAL FIRE INS. CO. OF SALEM CO (Std)	\$451	\$181	\$200
FEDERAL INSURANCE CO (Chubb)	\$568	\$119	\$164
FIDELITY AND GUARANTY INSURANCE COMPANY (USF&G)	\$361	\$0	\$168
FIREMAN'S FUND INDEMNITY CORP (FIREMAN'S FUND)	\$466	\$0	\$0
FIREMAN'S FUND INSURANCE CO (FIREMAN'S FUND)	\$417	\$229	\$204
FIRST TRENTON INDEMNITY CO (Travelers)	\$267	\$114	\$146
FITCHBURG MUTUAL INSURANCE CO	\$382	\$114	\$159
FMI INSURANCE CO (Franklin Mutual)***	\$300	\$0	\$156
FOUNDERS INSURANCE COMPANY(Pref) (Formerly Pennsylvania Nat'l)	\$292	\$0	\$0
FOUNDERS INSURANCE COMPANY(Std) (Formerly Pennsylvania Nat'l)	\$341	\$154	\$189
FRANKLIN MUTUAL INSURANCE CO***	\$373	\$126	\$165
GERMANTOWN INSURANCE COMPANY	\$355	\$0	\$225
GRAPHIC ARTS MUTUAL INS CO TIER 1 (Utica)	\$408	\$103	\$141
GRAPHIC ARTS MUTUAL INS CO TIER 2 (Utica)	\$323	\$0	\$0
GREAT AMERICAN INSURANCE CO (GREAT AMERICAN)	\$343	\$249	\$214
GREAT NORTHERN INS CO (Chubb)	\$338	\$111	\$153
HANOVER INSURANCE CO	\$427	\$125	\$162
HARLEYSVILLE INSURANCE COMPANY (Formerly Minnesotta Fire Ins Co)	\$309	\$173	\$152
HARLEYSVILLE INS CO OF NJ (Pref)***	\$329	\$0	\$168
HARLEYSVILLE INS CO OF NJ (Std)***	\$382	\$157	\$195
HARTFORD CASUALTY INSURANCE CO (HARTFORD)	\$430	\$90	\$111
HARTFORD FIRE INSURANCE CO (HARTFORD)	\$574	\$115	\$143
HARTFORD UNDERWRITERS INSURANCE CO (HARTFORD)	\$407	\$94	\$129
HIGHLANDS INSURANCE CO	\$293	\$79	\$133
HOMESITE INSURANCE COMPANY (Newly Approved)	\$457	\$180	\$171
INSURANCE CO OF NO AMERICA (Formerly CIGNA)***	\$274	\$100	\$171
LIBERTY MUTUAL FIRE INSURANCE CO	\$308	\$116	\$144
JEIDELL I MOTORE I INE INCONANCE CO	φυσο	μψιισ	ψ174

## 2002 HOMEOWNER'S PREMIUM COMPARISON MERCER COUNTY

MARYLAND CASUALTY CO (MARYLAND)   \$391   \$129   \$182   \$182   \$183   \$183   \$183   \$183   \$183   \$183   \$183   \$183   \$183   \$184   \$184   \$184   \$185   \$186	COMPANY	HO3	HO4	HO6
MERCER MUTUAL INSURANCE CO (Pref)   \$315 \$0 \$0   \$0   MERCER MUTUAL INSURANCE CO (Std)   \$381 \$146 \$186   MERCER MUTUAL INSURANCE CO (Std)   \$381 \$146 \$186   MERCHANTS INS CO OF NEW HAMPSHIRE INC (MERCHANTS)   \$320 \$0 \$164   MERCHANTS MUTUAL INSURANCE CO (MERCHANTS)   \$3350 \$238 \$167   \$163   MERCHANTS MUTUAL INSURANCE CO (MERCHANTS)   \$3350 \$238 \$167   \$163   MERCHANTS MUTUAL FIRE INS CO (Andover)   \$3366 \$120 \$163   METROPOLITAN GROUP PROPERTY & CASUALTY MUSURANCE COMPANY   \$479 \$123 \$183   METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY   \$4479 \$123 \$183   \$171   NATIONAL GENERAL INSURANCE CO (DIM)   \$299 \$148 \$169   MEW JERSEY REINSURANCE CO (MIN)   \$292 \$63 \$97   NEW JERSEY MANUFACTURERS INS GO*@ \$253 \$57 \$86   METROPALTY (MIN)   \$329 \$63 \$97   NEW JERSEY MANUFACTURERS INS GO*@ \$253 \$57 \$86   MEWARK INS CO (Pref)   \$3372 \$86 \$117   NEWARK INS CO (Pref)   \$3372 \$86 \$117   NEWARK INS CO (Super Pref)   \$338 \$0 \$106   MEWARK INS CO (Super Pref)   \$338 \$100 \$140   MEWARK INS CO (Super Pref)   \$338 \$100 \$140   MEWARK INS CO (Super Pref)   \$349 \$100 \$141   MEWARK INS CO (Super Pref)   \$349 \$100 \$141   MEWARK INS CO (Super Pref)   \$354 \$15 \$175 \$201   MEWARK INS CO (Super Pref)   \$354 \$15 \$175 \$201   MEWARK INS CO (Super MUTUAL INSURANCE CO (Pref)   \$354 \$15 \$175 \$201   MEWARK INS CO (MIN)   MEWAR	MARYLAND CASUALTY CO (MARYLAND)	\$391	\$129	\$182
MERCEANTS INS CO OF NEW HAMPSHIRE INC (MERCHANTS)	MASSACHUSETTS BAY INS CO (Hanover)	\$328	\$115	\$148
MERCHANTS INS CO OF NEW HAMPSHIRE INC (MERCHANTS)   \$320   \$0   \$164	MERCER MUTUAL INSURANCE CO (Pref)	\$315	\$0	\$0
MERCHANTS MUTUAL INSURANCE CO (MERCHANTS)   \$339   \$238   \$167   MERRIMACK MUTUAL FIRE INS CO (Andover)   \$366   \$120   \$163   METROPOLITAN GROUP PROPERTY & CASUALTY   \$479   \$123   \$183   METROPOLITAN PROPERTY CASUALTY INSURANCE COMPANY   \$340   \$153   \$173   \$183   METROPOLITAN PROPERTY CASUALTY INSURANCE COMPANY   \$340   \$153   \$173   \$173   \$170   \$17	MERCER MUTUAL INSURANCE CO (Std)	\$381	\$146	\$186
MERRIMACK MUTUAL FIRE INS CO (Andover)	MERCHANTS INS CO OF NEW HAMPSHIRE INC (MERCHANTS)	\$320	\$0	\$164
METROPOLITAN GROUP PROPERTY & CASUALTY   \$479 \$123 \$183   METROPOLITAN PROPERTY CASUALTY INSURANCE COMPANY   \$340 \$153 \$171   NATIONAL GENERAL INSURANCE CO   \$299 \$148 \$169   NEW JERSEY RE-INSURANCE CO (NJM)   \$292 \$63 \$97   NEW JERSEY RE-INSURANCE CO (NJM)   \$292 \$63 \$97   NEW JERSEY MANUFACTURERS INS CO'®   \$253 \$57 \$86	MERCHANTS MUTUAL INSURANCE CO (MERCHANTS)	\$359	\$238	\$167
INTERPOPLITAN PROPERTY CASUALTY INSURANCE COMPANY   \$340	MERRIMACK MUTUAL FIRE INS CO (Andover)	\$386	\$120	\$163
NATIONAL GENERAL INSURANCE CO   \$299   \$148   \$169     NEW JERSEY RE-INSURANCE CO (NJM)   \$292   \$63   \$97     NEW JERSEY MANUFACTURERS INS CO*@   \$253   \$57   \$36     NEWARK INS CO (Pref)   \$372   \$36   \$117     NEWARK INS CO (Std)   \$455   \$102   \$142     NEWARK INS CO (Super Pref)   \$338   \$0   \$106     OHIO CASUALTY INSURANCE CO (OHIO CASUALTY)   \$493   \$100   \$140     OHIO CASUALTY INSURANCE CO (Frein) General Accident Ins co)   \$415   \$175   \$201     PA MILLERS MUTUAL INSURANCE CO (Frein) General Accident Ins co)   \$445   \$1174   \$194     PANTUTUCKET MUTUAL INSURANCE CO (Pref)   \$334   \$0   \$162     PENN MUTUAL INSURANCE CO (Pref)   \$335   \$0   \$162     PENN MUTUAL INSURANCE CO (Std)   \$338   \$114   \$160     PENNSYLVANIA GENERAL INSURANCE CO (OneBeacon Ins Group)   \$309   \$161   \$184     PHILADELPHIA CONTRIBUTIONSHIP INSURANCE CO (S549   \$178   \$256     PREFERRED MUTUAL INSURANCE CO (OneBeacon Ins Group)   \$306   \$112   \$155     PRESERVER INS CO (Motor Club of Amer) (Pref)   \$286   \$0   \$101     PRESERVER INS CO (Motor Club of Amer) (Std)   \$339   \$116   \$134     PROFORMANCE INSURANCE COMPANY   \$370   \$0   \$197     PROVIDENCE MUTUAL FIRE INSURANCE CO (S44)   \$339   \$116   \$134     PROFORMANCE INSURANCE CO OF NJ   \$311   \$127   \$138     PROUDENTIAL PROP AND CAS CO OF NJ   \$311   \$127   \$138     PRUBLIC SERVICE MUTUAL INSURANCE CO   \$445   \$118   \$114     QUINCY MUTUAL FIRE INSURANCE CO (SELECTIVE)   \$305   \$0   \$197     PROUIDENCE MASHINGTION INS CO   \$343   \$111   \$91     PRUBLIC SERVICE MUTUAL INSURANCE CO   \$454   \$118   \$115     SELECTIVE INS CO (OHERICA SELECTIVE)   \$305   \$0   \$167     SELECTIVE INS CO (OHERICA SELECTIVE)   \$305   \$0   \$167     SELECTIVE INS CO (OHERICA SELECTIVE)   \$305   \$0   \$167     SELECTIVE INSURANCE CO (SELECTIVE)   \$305   \$00   \$111     US FIDELITY AND GUARANTY CO (USF&G)   \$449   \$0   \$142     UN	METROPOLITAN GROUP PROPERTY & CASUALTY	\$479	\$123	\$183
NEW JERSEY RE-INSURANCE CO (NIM)	METROPOLITAN PROPERTY CASUALTY INSURANCE COMPANY	\$340	\$153	\$171
NEW JERSEY MANUFACTURERS INS CO'®  NEWARK INS CO (Pref)  S372  \$86  \$117  NEWARK INS CO (Std)  NEWARK INS CO (Std)  NEWARK INS CO (Super Pref)  \$338  \$0  \$140  OHID CASUALTY INSURANCE CO (OHIO CASUALTY)  ONEBEACON INSURANCE CO (Frmiy General Accident Ins co)  PA MILLERS MUTUAL INSURANCE CO (Frmiy General Accident Ins co)  PA MILLERS MUTUAL INSURANCE CO (Pref)  PAWTUCKET MUTUAL INSURANCE CO  PENN MUTUAL INSURANCE CO (Pref)  PENN MUTUAL INSURANCE CO (Pref)  PENN MUTUAL INSURANCE CO (Std)  PENNS'LVANIA GENERAL INSURANCE CO (OneBeacon Ins Group)  \$399  \$161  \$184  PHILADELPHIA CONTRIBUTIONSHIP INSURANCE CO  \$440  \$178  \$256  PREFERRED MUTUAL INSURANCE CO (Std)  PRESERVER INS CO (Motor Club of Amer) (Pref)  \$306  \$107  PRESERVER INS CO (Motor Club of Amer) (Std)  PRESERVER INS CO (Motor Club of Amer) (Std)  PROFORMANCE INSURANCE COMPANY  \$370  \$	NATIONAL GENERAL INSURANCE CO	\$299	\$148	\$169
NEWARK INS CO (Pref)	NEW JERSEY RE-INSURANCE CO (NJM)	\$292	\$63	\$97
NEWARK INS CO (Super Pref)	NEW JERSEY MANUFACTURERS INS CO*@	\$253	\$57	\$86
NEWARK INS CO (Super Pref)	NEWARK INS CO (Pref)	\$372	\$86	\$117
OHIO CASUALTY INSURANCE CO (OHIO CASUALTY)         \$493         \$100         \$140           ONEBEACON INSURANCE CO (Frmly General Accident Ins co)         \$415         \$175         \$201           PA MILLERS MUTUAL INSURANCE CO#         \$408         \$103         \$177           PAWTUCKET MUTUAL INSURANCE CO         \$441         \$174         \$194           PENN MUTUAL INSURANCE CO (Pref)         \$354         \$0         \$162           PENN MUTUAL INSURANCE CO (Std)         \$388         \$114         \$180           PENN MUTUAL INSURANCE CO (Std)         \$388         \$114         \$180           PENNSYLVANIA GENERAL INSURANCE CO (OneBeacon ins Group)         \$309         \$161         \$184           PHILADELPHIA CONTRIBUTIONSHIP INSURANCE CO         \$549         \$178         \$256           PREFERRED MUTUAL INS CO         \$346         \$112         \$155           PRESERVER INS CO (Motor Club of Amer) (Pref)         \$286         \$0         \$101           PRESERVER INS CO (Motor Club of Amer) (Pref)         \$286         \$0         \$101           PRESERVER INS CO (Motor Club of Amer) (Std)         \$337         \$116         \$134           PROFORMANCE INSURANCE CO"         \$4405         \$112         \$115           PROFORMANCE MINCORDAN (State Insurance CO"         \$40	NEWARK INS CO (Std)	\$455	\$102	\$142
ONEBEACON INSURANCE CO (Frmiry General Accident Ins co)	NEWARK INS CO (Super Pref)	\$338	\$0	\$106
ONEBEACON INSURANCE CO (Frmiry General Accident Ins co)	· ' '	\$493	\$100	\$140
PA MILLERS MUTUAL INSURANCE CO#   \$4408 \$103 \$177	, ,			
PENN MUTUAL INSURANCE CO (Pref) PENN MUTUAL INSURANCE CO (Std) PENN MUTUAL INSURANCE CO (Std) PENNSYLVANIA GENERAL INSURANCE CO (OneBeacon Ins Group) \$388 \$114 \$180 PHILADELPHIA CONTRIBUTIONSHIP INSURANCE CO \$549 \$178 \$256 PREFERRED MUTUAL INS CO \$306 \$112 \$155 PRESERVER INS CO (Motor Club of Amer) (Pref) \$286 \$0 \$101 PRESERVER INS CO (Motor Club of Amer) (Std) \$397 \$116 \$134 PROFORMANCE INSURANCE COMPANY \$370 \$0 \$197 PROVIDENCE MUTUAL FIRE INSURANCE CO* \$405 \$112 \$115 PROVIDENCE WASHINGTON INS CO \$344 \$111 \$91 PRUBLIC SERVICE MUTUAL INSURANCE CO* \$405 \$111 \$91 PRUBLIC SERVICE MUTUAL INSURANCE CO \$344 \$111 \$91 PRUBLIC SERVICE MUTUAL INSURANCE CO \$350 \$97 \$136 RUTGERS CASUALTY INSURANCE CO \$332 \$89 \$64 SELECTIVE INS CO OF AMERICA (SELECTIVE) \$384 \$126 \$167 SELECTIVE WAY INSURANCE CO (SELECTIVE) \$384 \$126 \$167 SELECTIVE WAY INSURANCE CO (SELECTIVE) \$385 \$107 \$169 SHELBY CASUALTY INSURANCE CO \$360 \$97 \$136 STATE CAPITOL INSURANCE CO \$360 \$97 \$136 STATE CAPITOL INSURANCE CO \$360 \$97 \$136 STATE CAPITOL INSURANCE CO \$3169 \$91 \$158 STATE CAPITOL INSURANCE CO \$369 \$91 \$158 STATE CAPITOL INSURANCE CO \$369 \$91 \$158 STATE CAPITOL INSURANCE CO \$365 \$102 \$129 TIG INSURANCE COMPANY \$507 \$124 \$152 TOKIO MARINE AND FIRE INSURANCE CO \$365 \$102 \$129 TIG INSURANCE COMPANY \$507 \$124 \$152 TOKIO MARINE AND FIRE INSURANCE CO \$365 \$102 \$129 TIG INSURANCE COMPANY \$507 \$124 \$152 TOKIO MARINE AND FIRE INSURANCE CO \$365 \$102 \$129 TIG INSURANCE COMPANY \$507 \$124 \$152 TURIN CITY FIRE INS CO (Hartford) \$4430 \$90 \$111 US FIDELITY AND GUARANTY CO (USF&G) USAA CASUALTY INSURANCE CO (USAA)*@ USAA CASUALTY INSURANCE CO (OHADA)*@ \$431 \$96 \$122 YASUAD FIRE & MARINE INSURANCE COMPANY	PA MILLERS MUTUAL INSURANCE CO#	\$408	\$103	\$177
PENN MUTUAL INSURANCE CO (Std) PENNSYLVANIA GENERAL INSURANCE CO (OneBeacon Ins Group) \$399 \$161 \$184 PENNSYLVANIA GENERAL INSURANCE CO (S549 \$178 \$256 PREFERRED MUTUAL INS CO \$340 \$112 \$155 PRESERVER INS CO (Motor Club of Amer) (Pref) \$286 \$0 \$111 PRESERVER INS CO (Motor Club of Amer) (Pref) \$286 \$0 \$101 PRESERVER INS CO (Motor Club of Amer) (Std) \$397 \$116 \$134 PROFORMANCE INSURANCE COMPANY \$370 \$0 \$197 PROVIDENCE MUTUAL FIRE INSURANCE CO* \$405 \$112 \$115 PROVIDENCE MUTUAL FIRE INSURANCE CO* \$405 \$111 \$91 PRUDENTIAL PROP AND CAS CO OF NJ PRUDENTIAL PROP AND CAS CO OF NJ PRUBLIC SERVICE MUTUAL INSURANCE CO \$454 \$118 \$114 QUINCY MUTUAL FIRE INSURANCE CO \$330 \$97 \$136 RUTGERS CASUALTY INSURANCE CO \$332 \$89 \$64 SELECTIVE INS CO OF AMERICA (SELECTIVE) \$338 \$107 \$169 SELECTIVE WAY INSURANCE CO \$360 \$97 \$156 SELECTIVE WAY INSURANCE CO \$360 \$91 \$167 SENTRY INSURANCE A MUTUAL CO \$513 \$107 \$169 SHELBY CASUALTY INSURANCE CO \$369 \$91 \$158 STATE CAPITOL INSURANCE CO \$365 \$102 \$129 TIG INSURANCE COMPANY \$452 \$143 \$201 STATE CAPITOL INSURANCE CO \$369 \$91 \$158 STATE FARM FIRE AND CASUALTY CO \$365 \$102 \$129 TIG INSURANCE COMPANY \$507 \$124 \$152 TOKIO MARINE AND FIRE INSURANCE CO \$295 \$150 \$202 TWIN CITY FIRE INS CO (Hartford) \$430 \$90 \$111 US FIDELITY AND GUARANTY CO (USAA)*@ USAA CASUALTY INSURANCE CO (USAA)*@ USAA CASUALTY INSURANCE CO (USAA)*@ USAA CASUALTY INSURANCE CO (COLDAN) WEST AMERICAN INSURANCE \$451 \$195 \$150 S122 YASUAD FIRE & MARINE INSURANCE CO (FOLIO COMPANY) \$452 \$143 \$191 UTICA MUTUAL INSURANCE \$451 \$191 \$164 WEST AMERICAN INSURANCE CO (Cholbb) \$451 \$116 \$165 VIGILANT INSURANCE CO (Cholbb) \$452 \$143 \$119 \$164 WEST AMERICAN INSURANCE CO (Cholbb) \$453 \$126 \$126	PAWTUCKET MUTUAL INSURANCE CO	\$441	\$174	\$194
PENN MUTUAL INSURANCE CO (Std)	PENN MUTUAL INSURANCE CO (Pref)	\$354	\$0	\$162
PHILADELPHIA CONTRIBUTIONSHIP INSURANCE CO		\$388	\$114	\$180
PHILADELPHIA CONTRIBUTIONSHIP INSURANCE CO	PENNSYLVANIA GENERAL INSURANCE CO (OneBeacon Ins Group)	\$309	\$161	\$184
PRESERVER INS CO (Motor Club of Amer) (Pref)         \$286         \$0         \$101           PRESERVER INS CO (Motor Club of Amer) (Std)         \$397         \$116         \$134           PROFORMANCE INSURANCE COMPANY         \$370         \$0         \$197           PROVIDENCE MUTUAL FIRE INSURANCE CO*         \$4405         \$112         \$115           PROVIDENCE WASHINGTON INS CO         \$343         \$111         \$91           PRUDENTIAL PROP AND CAS CO OF NJ         \$311         \$127         \$138           PUBLIC SERVICE MUTUAL INSURANCE CO         \$454         \$118         \$114           QUINCY MUTUAL FIRE INSURANCE CO         \$360         \$97         \$136           RUTGERS CASUALTY INSURANCE CO         \$332         \$89         \$64           SELECTIVE INS CO OF AMERICA (SELECTIVE)         \$332         \$89         \$64           SELECTIVE WAY INSURANCE CO (SELECTIVE)         \$335         \$0         \$167           SENTRY INSURANCE A MUTUAL CO         \$513         \$107         \$169           SHELBY CASUALTY INSURANCE COMPANY         \$452         \$143         \$201           STATE FARM FIRE AND CASUALTY CO         \$365         \$102         \$129           TIGI INSURANCE COMPANY         \$507         \$124         \$152	· · · · · · · · · · · · · · · · · · ·	\$549	\$178	\$256
PRESERVER INS CO (Motor Club of Amer) (Pref)         \$286         \$0         \$101           PRESERVER INS CO (Motor Club of Amer) (Std)         \$397         \$116         \$134           PROFORMANCE INSURANCE COMPANY         \$370         \$0         \$197           PROVIDENCE MUTUAL FIRE INSURANCE CO*         \$4405         \$112         \$115           PROVIDENCE WASHINGTON INS CO         \$343         \$111         \$91           PRUDENTIAL PROP AND CAS CO OF NJ         \$311         \$127         \$138           PUBLIC SERVICE MUTUAL INSURANCE CO         \$454         \$118         \$114           QUINCY MUTUAL FIRE INSURANCE CO         \$360         \$97         \$136           RUTGERS CASUALTY INSURANCE CO         \$332         \$89         \$64           SELECTIVE INS CO OF AMERICA (SELECTIVE)         \$332         \$89         \$64           SELECTIVE WAY INSURANCE CO (SELECTIVE)         \$335         \$0         \$167           SENTRY INSURANCE A MUTUAL CO         \$513         \$107         \$169           SHELBY CASUALTY INSURANCE COMPANY         \$452         \$143         \$201           STATE FARM FIRE AND CASUALTY CO         \$365         \$102         \$129           TIGI INSURANCE COMPANY         \$507         \$124         \$152	PREFERRED MUTUAL INS CO	\$306	\$112	\$155
PRESERVER INS CO (Motor Club of Amer) (Std)   \$397 \$116 \$134     PROFORMANCE INSURANCE COMPANY \$370 \$0 \$197     PROVIDENCE MUTUAL FIRE INSURANCE CO* \$405 \$112 \$115     PROVIDENCE WASHINGTON INS CO \$343 \$111 \$127 \$138     PRUDENTIAL PROP AND CAS CO OF NJ \$311 \$127 \$138     PUBLIC SERVICE MUTUAL INSURANCE CO \$345 \$118 \$114     QUINCY MUTUAL FIRE INSURANCE CO \$360 \$97 \$136     RUTGERS CASUALTY INSURANCE CO \$332 \$89 \$64     SELECTIVE INS CO OF AMERICA (SELECTIVE) \$338 \$167     SELECTIVE WAY INSURANCE CO (SELECTIVE) \$305 \$0 \$167     SENTRY INSURANCE A MUTUAL CO \$513 \$107 \$169     SHELBY CASUALTY INSURANCE COMPANY \$452 \$143 \$201     STATE CAPITOL INSURANCE CO \$366 \$102 \$129     TIG INSURANCE COMPANY \$507 \$124 \$152     TOKIO MARINE AND FIRE INSURANCE CO \$295 \$150 \$202     TWIN CITY FIRE INS CO (Hartford) \$440 \$90 \$111     US FIDELITY AND GUARANCE CO (USAA)*@ \$449 \$0 \$142     UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$441 \$0 \$126     VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164     WEST AMERICAN INSURANCE CO (Ohio Casualty) \$431 \$96 \$122     YASUDA FIRE & MARINE INSURANCE CO OMPANY \$672 \$136 \$126     YASUDA FIRE & MARINE INSURANCE COMPANY \$672 \$136 \$126     YASUDA FIRE & MARINE INSURANCE COMPANY \$672 \$136 \$126     YASUDA FIRE & MARINE INSURANCE COMPANY \$672 \$136 \$126     YASUDA FIRE & MARINE INSURANCE COMPANY \$672 \$136 \$126     YASUDA FIRE & MARINE INSURANCE COMPANY \$672 \$136 \$126     YASUDA FIRE & MARINE INSURANCE COMPANY \$672 \$136 \$126     YASUDA FIRE & MARINE INSURANCE COMPANY \$672 \$136 \$126     YASUDA FIRE & MARINE INSURANCE COMPANY \$672 \$136 \$126     YASUDA FIRE & MARINE INSURANCE COMPANY \$672 \$136 \$126     YASUDA FIRE & MARINE INSURANCE COMPANY \$672 \$136 \$126     YASUDA FIRE & MARINE INSURANCE COMPANY \$672 \$136 \$126     YASUDA FIRE & MARINE INSURANCE COMPANY \$672 \$136 \$126     YASUDA FIRE & MARINE INSURANCE COMPANY \$672 \$136 \$126     YASUDA FIRE & MARINE INSURANCE COMPANY \$672 \$136 \$126     YASUDA FIRE & MARINE INSURANCE COMPANY \$672 \$136 \$126     YASUDA FIRE & MARINE INSURANCE COMPANY \$672 \$136 \$126				
PROVIDENCE MUTUAL FIRE INSURANCE CO*   \$405			\$116	
PROVIDENCE WASHINGTON INS CO	PROFORMANCE INSURANCE COMPANY	\$370	\$0	\$197
PROVIDENCE WASHINGTON INS CO	PROVIDENCE MUTUAL FIRE INSURANCE CO*	\$405	\$112	\$115
PUBLIC SERVICE MUTUAL INSURANCE CO         \$454         \$118         \$114           QUINCY MUTUAL FIRE INSURANCE CO         \$360         \$97         \$136           RUTGERS CASUALTY INSURANCE CO         \$332         \$89         \$64           SELECTIVE INS CO OF AMERICA (SELECTIVE)         \$384         \$126         \$167           SELECTIVE WAY INSURANCE CO (SELECTIVE)         \$305         \$0         \$167           SENTRY INSURANCE A MUTUAL CO         \$513         \$107         \$169           SHELBY CASUALTY INSURANCE COMPANY         \$452         \$143         \$201           STATE CAPITOL INSURANCE CO         \$369         \$91         \$158           STATE FARM FIRE AND CASUALTY CO         \$365         \$102         \$129           TIG INSURANCE COMPANY         \$507         \$124         \$152           TOKIO MARINE AND FIRE INSURANCE CO         \$295         \$150         \$202           TWIN CITY FIRE INS CO (Hartford)         \$430         \$90         \$111           US FIDELITY AND GUARANTY CO (USF&G)         \$449         \$187         \$254           USAA CASUALTY INSURANCE CO (USAA)*@         \$419         \$0         \$142           UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@         \$419         \$0         \$142	PROVIDENCE WASHINGTON INS CO	\$343		\$91
PUBLIC SERVICE MUTUAL INSURANCE CO         \$454         \$118         \$114           QUINCY MUTUAL FIRE INSURANCE CO         \$360         \$97         \$136           RUTGERS CASUALTY INSURANCE CO         \$332         \$89         \$64           SELECTIVE INS CO OF AMERICA (SELECTIVE)         \$384         \$126         \$167           SELECTIVE WAY INSURANCE CO (SELECTIVE)         \$305         \$0         \$167           SENTRY INSURANCE A MUTUAL CO         \$513         \$107         \$169           SHELBY CASUALTY INSURANCE COMPANY         \$452         \$143         \$201           STATE CAPITOL INSURANCE CO         \$369         \$91         \$158           STATE FARM FIRE AND CASUALTY CO         \$365         \$102         \$129           TIG INSURANCE COMPANY         \$507         \$124         \$152           TOKIO MARINE AND FIRE INSURANCE CO         \$295         \$150         \$202           TWIN CITY FIRE INS CO (Hartford)         \$430         \$90         \$111           US FIDELITY AND GUARANTY CO (USF&G)         \$449         \$187         \$254           USAA CASUALTY INSURANCE CO (USAA)*@         \$419         \$0         \$142           UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@         \$419         \$0         \$142	PRUDENTIAL PROP AND CAS CO OF NJ	\$311	\$127	\$138
RUTGERS CASUALTY INSURANCE CO  SELECTIVE INS CO OF AMERICA (SELECTIVE)  SELECTIVE WAY INSURANCE CO (SELECTIVE)  SELECTIVE WAY INSURANCE CO (SELECTIVE)  SENTRY INSURANCE A MUTUAL CO  SHELBY CASUALTY INSURANCE COMPANY  SHELBY CASUALTY INSURANCE COMPANY  STATE CAPITOL INSURANCE CO  STATE CAPITOL INSURANCE CO  STATE FARM FIRE AND CASUALTY CO  TIG INSURANCE COMPANY  STOT  TOKIO MARINE AND FIRE INSURANCE CO  TWIN CITY FIRE INS CO (Hartford)  US FIDELITY AND GUARANTY CO (USF&G)  USAA CASUALTY INSURANCE CO (USAA)*@  UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@  UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@  VIGILANT INSURANCE CO (Chubb)  WEST AMERICAN INSURANCE CO (Ohio Casualty)  YASUDA FIRE & MARINE INSURANCE COMPANY  \$672  \$136  \$126		\$454	\$118	\$114
SELECTIVE INS CO OF AMERICA (SELECTIVE)       \$384       \$126       \$167         SELECTIVE WAY INSURANCE CO (SELECTIVE)       \$305       \$0       \$167         SENTRY INSURANCE A MUTUAL CO       \$513       \$107       \$169         SHELBY CASUALTY INSURANCE COMPANY       \$452       \$143       \$201         STATE CAPITOL INSURANCE CO       \$369       \$91       \$158         STATE FARM FIRE AND CASUALTY CO       \$365       \$102       \$129         TIG INSURANCE COMPANY       \$507       \$124       \$152         TOKIO MARINE AND FIRE INSURANCE CO       \$295       \$150       \$202         TWIN CITY FIRE INS CO (Hartford)       \$430       \$90       \$111         US FIDELITY AND GUARANTY CO (USF&G)       \$449       \$187       \$254         USAA CASUALTY INSURANCE CO (USAA)*@       \$419       \$0       \$142         UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@       \$365       \$0       \$114         UTICA MUTUAL INSURANCE       \$470       \$116       \$165         VIGILANT INSURANCE CO (Chubb)       \$431       \$119       \$164         WEST AMERICAN INSURANCE CO (Ohio Casualty)       \$672       \$136       \$126	QUINCY MUTUAL FIRE INSURANCE CO	\$360	\$97	\$136
SELECTIVE WAY INSURANCE CO (SELECTIVE)       \$305       \$0       \$167         SENTRY INSURANCE A MUTUAL CO       \$513       \$107       \$169         SHELBY CASUALTY INSURANCE COMPANY       \$452       \$143       \$201         STATE CAPITOL INSURANCE CO       \$369       \$91       \$158         STATE FARM FIRE AND CASUALTY CO       \$365       \$102       \$129         TIG INSURANCE COMPANY       \$507       \$124       \$152         TOKIO MARINE AND FIRE INSURANCE CO       \$295       \$150       \$202         TWIN CITY FIRE INS CO (Hartford)       \$430       \$90       \$111         US FIDELITY AND GUARANTY CO (USF&G)       \$449       \$187       \$254         USAA CASUALTY INSURANCE CO (USAA)*@       \$419       \$0       \$142         UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@       \$365       \$0       \$114         UTICA MUTUAL INSURANCE       \$470       \$116       \$165         VIGILANT INSURANCE CO (Chubb)       \$431       \$119       \$164         WEST AMERICAN INSURANCE CO (Ohio Casualty)       \$431       \$196       \$122         YASUDA FIRE & MARINE INSURANCE COMPANY       \$672       \$136       \$126	RUTGERS CASUALTY INSURANCE CO	\$332	\$89	\$64
SENTRY INSURANCE A MUTUAL CO       \$513       \$107       \$169         SHELBY CASUALTY INSURANCE COMPANY       \$452       \$143       \$201         STATE CAPITOL INSURANCE CO       \$369       \$91       \$158         STATE FARM FIRE AND CASUALTY CO       \$365       \$102       \$129         TIG INSURANCE COMPANY       \$507       \$124       \$152         TOKIO MARINE AND FIRE INSURANCE CO       \$295       \$150       \$202         TWIN CITY FIRE INS CO (Hartford)       \$430       \$90       \$111         US FIDELITY AND GUARANTY CO (USF&G)       \$449       \$187       \$254         USAA CASUALTY INSURANCE CO (USAA)*@       \$419       \$0       \$142         UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@       \$365       \$0       \$114         UTICA MUTUAL INSURANCE       \$470       \$116       \$165         VIGILANT INSURANCE CO (Chubb)       \$431       \$119       \$164         WEST AMERICAN INSURANCE CO (Ohio Casualty)       \$431       \$96       \$122         YASUDA FIRE & MARINE INSURANCE COMPANY       \$672       \$136       \$126	SELECTIVE INS CO OF AMERICA (SELECTIVE)	\$384	\$126	\$167
SHELBY CASUALTY INSURANCE COMPANY       \$452       \$143       \$201         STATE CAPITOL INSURANCE CO       \$369       \$91       \$158         STATE FARM FIRE AND CASUALTY CO       \$365       \$102       \$129         TIG INSURANCE COMPANY       \$507       \$124       \$152         TOKIO MARINE AND FIRE INSURANCE CO       \$295       \$150       \$202         TWIN CITY FIRE INS CO (Hartford)       \$430       \$90       \$111         US FIDELITY AND GUARANTY CO (USF&G)       \$449       \$187       \$254         USAA CASUALTY INSURANCE CO (USAA)*@       \$419       \$0       \$142         UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@       \$365       \$0       \$114         UTICA MUTUAL INSURANCE       \$470       \$116       \$165         VIGILANT INSURANCE CO (Chubb)       \$431       \$119       \$164         WEST AMERICAN INSURANCE CO (Ohio Casualty)       \$431       \$96       \$122         YASUDA FIRE & MARINE INSURANCE COMPANY       \$672       \$136       \$126	SELECTIVE WAY INSURANCE CO (SELECTIVE)	\$305	\$0	\$167
STATE CAPITOL INSURANCE CO       \$369       \$91       \$158         STATE FARM FIRE AND CASUALTY CO       \$365       \$102       \$129         TIG INSURANCE COMPANY       \$507       \$124       \$152         TOKIO MARINE AND FIRE INSURANCE CO       \$295       \$150       \$202         TWIN CITY FIRE INS CO (Hartford)       \$430       \$90       \$111         US FIDELITY AND GUARANTY CO (USF&G)       \$409       \$187       \$254         USAA CASUALTY INSURANCE CO (USAA)*@       \$419       \$0       \$142         UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@       \$365       \$0       \$114         UTICA MUTUAL INSURANCE       \$470       \$116       \$165         VIGILANT INSURANCE CO (Chubb)       \$431       \$119       \$164         WEST AMERICAN INSURANCE CO (Ohio Casualty)       \$431       \$96       \$122         YASUDA FIRE & MARINE INSURANCE COMPANY       \$672       \$136       \$126	SENTRY INSURANCE A MUTUAL CO	\$513	\$107	\$169
STATE FARM FIRE AND CASUALTY CO       \$365       \$102       \$129         TIG INSURANCE COMPANY       \$507       \$124       \$152         TOKIO MARINE AND FIRE INSURANCE CO       \$295       \$150       \$202         TWIN CITY FIRE INS CO (Hartford)       \$430       \$90       \$111         US FIDELITY AND GUARANTY CO (USF&G)       \$409       \$187       \$254         USAA CASUALTY INSURANCE CO (USAA)*@       \$419       \$0       \$142         UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@       \$365       \$0       \$114         UTICA MUTUAL INSURANCE       \$470       \$116       \$165         VIGILANT INSURANCE CO (Chubb)       \$431       \$119       \$164         WEST AMERICAN INSURANCE CO (Ohio Casualty)       \$431       \$96       \$122         YASUDA FIRE & MARINE INSURANCE COMPANY       \$672       \$136       \$126	SHELBY CASUALTY INSURANCE COMPANY	\$452	\$143	\$201
TIG INSURANCE COMPANY       \$507       \$124       \$152         TOKIO MARINE AND FIRE INSURANCE CO       \$295       \$150       \$202         TWIN CITY FIRE INS CO (Hartford)       \$430       \$90       \$111         US FIDELITY AND GUARANTY CO (USF&G)       \$409       \$187       \$254         USAA CASUALTY INSURANCE CO (USAA)*@       \$419       \$0       \$142         UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@       \$365       \$0       \$114         UTICA MUTUAL INSURANCE       \$470       \$116       \$165         VIGILANT INSURANCE CO (Chubb)       \$431       \$119       \$164         WEST AMERICAN INSURANCE CO (Ohio Casualty)       \$431       \$96       \$122         YASUDA FIRE & MARINE INSURANCE COMPANY       \$672       \$136       \$126	STATE CAPITOL INSURANCE CO	\$369	\$91	\$158
TOKIO MARINE AND FIRE INSURANCE CO       \$295       \$150       \$202         TWIN CITY FIRE INS CO (Hartford)       \$430       \$90       \$111         US FIDELITY AND GUARANTY CO (USF&G)       \$409       \$187       \$254         USAA CASUALTY INSURANCE CO (USAA)*@       \$419       \$0       \$142         UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@       \$365       \$0       \$114         UTICA MUTUAL INSURANCE       \$470       \$116       \$165         VIGILANT INSURANCE CO (Chubb)       \$431       \$119       \$164         WEST AMERICAN INSURANCE CO (Ohio Casualty)       \$431       \$96       \$122         YASUDA FIRE & MARINE INSURANCE COMPANY       \$672       \$136       \$126	STATE FARM FIRE AND CASUALTY CO	\$365	\$102	\$129
TWIN CITY FIRE INS CO (Hartford)       \$430       \$90       \$111         US FIDELITY AND GUARANTY CO (USF&G)       \$409       \$187       \$254         USAA CASUALTY INSURANCE CO (USAA)*@       \$419       \$0       \$142         UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@       \$365       \$0       \$114         UTICA MUTUAL INSURANCE       \$470       \$116       \$165         VIGILANT INSURANCE CO (Chubb)       \$431       \$119       \$164         WEST AMERICAN INSURANCE CO (Ohio Casualty)       \$431       \$96       \$122         YASUDA FIRE & MARINE INSURANCE COMPANY       \$672       \$136       \$126	TIG INSURANCE COMPANY	\$507	\$124	\$152
US FIDELITY AND GUARANTY CO (USF&G)       \$409       \$187       \$254         USAA CASUALTY INSURANCE CO (USAA)*@       \$419       \$0       \$142         UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@       \$365       \$0       \$114         UTICA MUTUAL INSURANCE       \$470       \$116       \$165         VIGILANT INSURANCE CO (Chubb)       \$431       \$119       \$164         WEST AMERICAN INSURANCE CO (Ohio Casualty)       \$431       \$96       \$122         YASUDA FIRE & MARINE INSURANCE COMPANY       \$672       \$136       \$126	TOKIO MARINE AND FIRE INSURANCE CO	\$295	\$150	\$202
USAA CASUALTY INSURANCE CO (USAA)*@       \$419       \$0       \$142         UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@       \$365       \$0       \$114         UTICA MUTUAL INSURANCE       \$470       \$116       \$165         VIGILANT INSURANCE CO (Chubb)       \$431       \$119       \$164         WEST AMERICAN INSURANCE CO (Ohio Casualty)       \$431       \$96       \$122         YASUDA FIRE & MARINE INSURANCE COMPANY       \$672       \$136       \$126	TWIN CITY FIRE INS CO (Hartford)	\$430	\$90	\$111
USAA CASUALTY INSURANCE CO (USAA)*@       \$419       \$0       \$142         UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@       \$365       \$0       \$114         UTICA MUTUAL INSURANCE       \$470       \$116       \$165         VIGILANT INSURANCE CO (Chubb)       \$431       \$119       \$164         WEST AMERICAN INSURANCE CO (Ohio Casualty)       \$431       \$96       \$122         YASUDA FIRE & MARINE INSURANCE COMPANY       \$672       \$136       \$126	US FIDELITY AND GUARANTY CO (USF&G)	\$409	\$187	\$254
UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@         \$365         \$0         \$114           UTICA MUTUAL INSURANCE         \$470         \$116         \$165           VIGILANT INSURANCE CO (Chubb)         \$431         \$119         \$164           WEST AMERICAN INSURANCE CO (Ohio Casualty)         \$431         \$96         \$122           YASUDA FIRE & MARINE INSURANCE COMPANY         \$672         \$136         \$126				
UTICA MUTUAL INSURANCE         \$470         \$116         \$165           VIGILANT INSURANCE CO (Chubb)         \$431         \$119         \$164           WEST AMERICAN INSURANCE CO (Ohio Casualty)         \$431         \$96         \$122           YASUDA FIRE & MARINE INSURANCE COMPANY         \$672         \$136         \$126				
VIGILANT INSURANCE CO (Chubb)         \$431         \$119         \$164           WEST AMERICAN INSURANCE CO (Ohio Casualty)         \$431         \$96         \$122           YASUDA FIRE & MARINE INSURANCE COMPANY         \$672         \$136         \$126	` ,			
WEST AMERICAN INSURANCE CO (Ohio Casualty) \$431 \$96 \$122 YASUDA FIRE & MARINE INSURANCE COMPANY \$672 \$136 \$126				
YASUDA FIRE & MARINE INSURANCE COMPANY \$672 \$136 \$126	` '			
		\$344	\$102	

## NOTES:

Some companies in coastal areas provide higher deductibles.

Rates may differ in groups based on eligibility requirements.

Prices based on data collected as of 12/31/01.

<sup>\*</sup>Company pays dividends.

<sup>\*\*</sup>Company provides MORE coverage than HO4 profile and LESS coverage than HO6 profile.

<sup>\*\*\*</sup>Company provides MORE coverage than profile.

<sup>#</sup>Company's deductible is SMALLER than profile.

<sup>@</sup>Company insures only members of certain groups or professional associations.

<sup>\$0</sup> Company does not write this policy form.